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FILED

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CLERK, U.S. DISTRICT COURT
SOUTHERN DISTRICT OF CALIF.

BY:

DEPUTY

United States District Court
~~IN THE SUPERIOR COURT OF THE STATE OF CALIFORNIA~~
~~COUNTY OF SAN DIEGO~~
Southern District of San Diego

JESUS TINA,

ROSARIO TINA, Pro se

Plaintiffs

vs.

HOME CAPITAL FUNDING, AMERICAN
HERITAGE FINANCIAL, COUNTRYWIDE
HOME LOANS, WELLS FARGO BANK
DBA AMERICA'S SERVICING
COMPANY, RICARDO FARIAS and
MARIA FARIAS,

Defendant(s),

Case No. '08 CV 1167 JM NLS

EX PARTE APPLICATION AND
SUPPORTING DECLARATION OF
(NAME OF PLAINTIFFS) FOR
TEMPORARY RESTRAINING ORDER/
PRELIMINARY INJUNCTION AND
ORDER TO SHOW CAUSE, AND
CERTIFICATION

Plaintiffs, JESUS TINA, & ROSARIO TIN, Pro Se, hereby applies
for an Ex Parte Temporary Restraining Order/Preliminary
Injunction against the Defendants HOME CAPITAL FUNDING, AMERICAN
HERITAGE FINANCIAL, COUNTRYWIDE HOME LOANS and WELLS FARGO BANK
d/b/a AMERICA'S SERVICING COMPANY, and as grounds therefore
would state as follows:

1. Plaintiffs requests a temporary restraining Order to
enjoin and restrain the Defendants named herein, their agents,
servants and employees from scheduling or executing a proposed

1 Trustee's sale in regard to a non-judicial foreclosure action
2 without judicial oversight and without a valid Court Order,
3 relating to an alleged Notice of Default filed in the San Diego
4 County Recorder's Office, and further to require Home Capital
5 Funding, American Heritage Financial, Countrywide Home Loans and
6 Wells Fargo Bank d/b/a America's Servicing Company to appear and
7 show cause why the relief requested in this application should
8 not be granted, and to produce in open Court the original
9 promissory note with all endorsements and attachments to
10 establish Defendants right and entitlement to conduct said non-
11 judicial Trustee's Sale.

12 2. Plaintiffs have filed contemporaneously herewith a
13 Complaint for Fraud, for Deceptive and Unfair Trade Practices in
14 violation of California Business and Professions Code section
15 17200, and for Declaratory and Injunctive relief, which
16 Complaint is currently pending before the Superior Court.
17 Plaintiffs requests that this Honorable Court enjoin and
18 restrain the scheduling and execution of any non-judicial
19 Trustee's sale pending the resolution of the Plaintiff's claims
20 as set forth in Plaintiff's Complaint for Fraud, Deceptive and
21 Unfair Trade Practices, Declaratory and Injunctive Relief.
22 Attached hereto and made a part hereof as Plaintiff's **Exhibit**
23 **"A"** is a copy of said Complaint.

24 3. This application is made pursuant to California Code of
25 Civil Procedure 526. Plaintiffs is entitled to the relief
26 requested, including but not necessarily limited to enjoining
27 and restraining the Defendants from scheduling or executing a
28 Proposed Trustee's Sale of the subject property pending
resolution of Plaintiff's claims on the merits.

1 4. The scheduling or executing by Defendants of a
2 proposed Trustee's sale would fall outside of the authority of
3 the Defendants, if said Defendants are unable to produce the
4 original signed promissory note with all attachments showing
5 their legal entitlement to schedule and conduct said Trustee's
6 sale. Should said sale be permitted to go forward without the
7 proper legal authority and entitlement to do so, Plaintiffs
8 would be irreparably injured in that Plaintiffs would lose all
9 right, title and interest in and to his unique real property,
10 would lose all of his equity in the subject property, would lose
11 the right of possession and to live in the subject property, the
12 right to rent or lease said property, lose his right of quiet
13 enjoyment of the property, would be uprooted from the community,
14 and would suffer great personal injury, including but not
15 limited to defamation of Plaintiff's credit, the infliction of
16 emotional distress upon Plaintiffs and other injury and damages
17 personal to Plaintiffs. Plaintiffs will suffer these injuries,
18 even if his claims are meritorious, unless Defendants are
19 enjoined and restrained. Once Plaintiffs have suffered the
20 injury, any pecuniary amount would be inadequate to compensate
21 Plaintiffs for his injuries, making said injury irreparable.

22 5. Plaintiffs further contends that Defendants have not
23 properly applied Plaintiff's payments to the account maintained
24 by Defendants, and may have made incorrect interest rate
25 adjustments, incorrect tax impound amounts and may have
26 otherwise misapplied Plaintiff's payments. Plaintiffs further
27 requests that Defendants appear and provide a detailed analysis
28 of the amount Defendant contends is due and owing on the note
and deed of trust at issue. Unless and until Defendants can

1 provide said detailed account as to the amount Defendant(s)
2 contends is due and owing, Defendant should not be permitted to
3 schedule or conduct the proposed Trustee's sale, which would be
4 in derogation of the rights of Plaintiffs.

5 6. Plaintiffs would be entitled to damages to compensate
6 Plaintiffs for all detriment proximately caused by the wrongful
7 conduct of the servicer or Trustee pursuant to California Civil
8 Code Section 3333. Until the Court is able to make such a
9 determination, Defendants should be enjoined from going forward
10 with any proposed Trustee's sale.

11 7. Plaintiffs have no other adequate remedy at law.

12 8. Plaintiffs requests that this Honorable Court
13 grant the relief on an ex parte basis without notice to
14 the other side, in that the threatened proposed
15 Trustee's sale is imminent, and there is insufficient
16 time for Defendants to be heard in opposition prior to
17 the threatened injury taking place. Further, were
18 Defendants given advance notice concerning this relief,
19 Defendants would, in all probability, seek to
20 accelerate the injuries sought to be apprehended.

21 9. The relief requested should be granted because the injury
22 and harm that would be suffered by Plaintiffs is greater than
23 the potential injury or harm to Defendants, and when balanced,
24 the greater harm would be suffered by Plaintiffs and the
25 equities in this matter tip in favor of the Plaintiffs .

26 10. The public interest would be served in that granting
27 the requested relief would protect the public from fraud,
28 Deceptive and Unfair Trade Practices, predatory lending
practices, and other violations of California law, including

1 Deceptive and Unfair Trade Practices in the conduct of the
2 mortgage lending business, and would prevent homeowners in the
3 community from summarily, without any judicial oversight, losing
4 their homes and from becoming homeless and becoming a burden on
5 the community.

6 11. Attached hereto and in support of this application for
7 Ex Parte Temporary Restraining Order/Preliminary Injunction and
8 Order to show cause is Plaintiff's sworn Declaration attesting
9 The truthfulness of the facts and allegations contained in this
10 application.

11 12. Plaintiffs requests that this Honorable Court grant
12 the requested relief without bond in that Plaintiffs is unable
13 to afford or to pay a bond of any kind or type, and that such a
14 Bond requirement would have an inequitable effect on the ability
15 of Plaintiffs and other members of the public to obtain redress
16 of their grievances through the Courts and would have a
17 negative effect on public access to the Courts.

18 13. Other grounds to be argued ore tenus.

19
20 **VERIFICATION**

21 We, the Plaintiffs herein, do hereby verify under penalty of
22 perjury, that I have read the foregoing Application and that the
23 facts and allegations contained therein are true and correct.


24 Dated this 30 day of June, 2008.

25 **CERTIFICATE OF SERVICE**

26 I (WE) HEREBY CERTIFY that a true and correct copy of the
27 Foregoing Application for Ex Parte Temporary Restraining Order/
28 Preliminary Injunction has been furnished to the following:

1 Defendants, Home Capital Funding at 3131 Camino Del Rio North,
2 Suite 400, San Diego, CA 92108; To Defendant Countrywide Home
3 Loans at P.O. Box 10219, Van Nuys, CA 91410; to Defendant Wells
4 Fargo Bank d/b/a America's Servicing Company, at P.O. Box 10388,
5 Des Moines, IA 50306; Defendants Ricardo and Maria Farias at
6 2856 Carnegie Way, Marietta, Georgia 30064 by U.S. mail, with
7 sufficient postage attached, this 30 day of June, 2008.
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12 ROSARIO R. TINA,
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15 JESUS G. TINA
16 Plaintiffs
17 Address: 863 Glencoe Drive
18 San Diego, CA 92114
19 Phone 619-813-7844
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